Cura Administrators

2027 CURA BENEFITS AND LIMITS SUMMARY

*** Please Note the Abbreviations:**
PIPPA - Per Insured Person Per Annum | PC - Per Claim | PPPA - Per Policy Per Annum | OAL - Overall Annual Limit | PIPL – Per Insured Per Lifetime | iro - in rue of

TOP-UP BENEFITS:	STUDENT	BASIC	STANDARD	ADVANCED	ADVANCED PLUS	ULTIMATE	ULTIMATE PLUS
Overall Annual Limit (OAL): (Limit subject to regulatory amendments)	R223 000 (R232 000 from 1 Apr 2027)	R223 000 (R232 000 from 1 Apr 2027)	R223 000 (R232 000 from 1 Apr 2027)	R223 000 (R232 000 from 1 Apr 2027)	R223 000 (R232 000 from 1 Apr 2027)	R223 000 (R232 000 from 1 Apr 2027)	R223 000 (R232 000 from 1 Apr 2027)
Cover includes Prescribed Minimum Benefits							
Gap Cover: Pays from 100% medical scheme rate	Up to 400% (In-Hospital procedures only)	Up to 400% (In-Hospital procedures only)	Up to 400%	Up to 400%	Up to 500%	Up to 500%	Up to 600%
Out-Patient Cover: (Day procedure performed in a Doctor's room)	No Benefit	No Benefit	Approximately 91 listed out-patient procedures shortfalls are covered.	Approximately 91 listed out-patient procedures shortfalls are covered.	Approximately 91 listed out-patient procedures shortfalls are covered.	Approximately 91 listed out-patient procedures shortfalls are covered.	Approximately 91 listed out-patient procedures shortfalls are covered.
In-hospital Co-payments: (MRI/CT scans out-of- hospital included)	Up to R15 000 PC, subject to OAL	Up to R20 000 PC, subject to OAL	Up to R20 000 PC, subject to OAL	Up to R30 000 PC, subject to OAL	Up to R100 000 PC, subject to OAL	Up to R223 000 PC, subject to OAL	Up to R223 000 PC, subject to OAL
Penalty Co-payment: Non use of Designated Service Provider (DSP) hospital	No Benefit	No Benefit	No Benefit	Up to R5 000 PC, Limited to 2 claims PPPA	Up to R13 000 PC, Limited to 2 claims PPPA	Up to R15 000 PC, Limited to 2 claims PPPA	Up to R18 000 PC, Limited to 2 claims PPPA
Co-payments for Robotic-assisted Surgeries:	No Benefit	No Benefit	No Benefit	No Benefit	Up to R15 000 PPPA	Up to R30 000 PPPA	Up to R30 000 PPPA
SUB-LIMITATIONS: (OAL FOR SUB-LIMITATIONS OF THE SCHEME)	No Benefit	No Benefit	No Benefit	Up to R15 000 PPPA	Up to R35 000 PPPA	Up to R70 000 PPPA	Up to R80 000 PPPA
• **Internal Prosthesis: Pacemakers, Stents, Cochlear Implants, Hips; Knees; and Breast Prosthesis due to cancer, etc.**	No Benefit	No Benefit	No Benefit	Included in Sub-limit. Limited up to R7 500 PC	Included in Sub-limit. Limited up to R10 000 PC	Included in Sub-limit. Limited up to R20 000 PC	Included in Sub-limit. Limited up to R40 000 PC
• **Sub-limitations on ocular lenses: (Subject to Sub-limitation benefit)**	No Benefit	No Benefit	No Benefit	Up to R9 000 per lens	Up to R9 000 per lens	Up to R9 000 per lens	Up to R9 000 per lens
External Medical Appliances/ External Prosthesis: Limited to CPAP Machine, Hearing Aids, and Compression stockings, Mirena Device, Insulin Pump (children under 18 yrs) and Glucometer (if you belong to diabetes program). *****Excl. on Medical Scheme Hospital Plans.*** ****Only covers the Gap portion or once the medical scheme limit has been depleted.***	No Benefit	No Benefit	No Benefit	No Benefit	Up to R3 000/Policy	R7 000/Policy	R10 000/Policy
Radiology and Pathology Services: *****Combined capped amount where a member's day-to-day benefits and / or savings of any kind with an annual limit indicated by the medical scheme are depleted.***	No Benefit	No Benefit	No Benefit	Up to R3 000 PC. Limited to R10 000 PPPA	Up to R5 000 PC. Limited to R15 000 PPPA	Up to R10 000 PC. Limited to R20 000 PPPA	Up to R12 000 PC. Limited to R25 000 PPPA
Oncology Benefit: Approved treatment after the oncology limit (Excess R200 000) have been reached including co-payments on term such as biological medication, radiotherapy, chemotherapy, and PET scans, per treatment cycle, Co-payment on Biological medication from day one.	No Benefit	No Benefit	Up to R30 000 PIPPA	Up to R80 000 PIPPA	Up to R150 000 PIPPA	Up to R200 000 PIPPA	Up to R223 000 PIPPA
Benefit due to a Mastectomy on the unaffected breast - 1 event per person, per lifetime (subject to qualifying criteria) if there is a short payment or ex-gratia benefit given by the medical scheme: (Internal Prosthesis included)	No Benefit	No Benefit	No Benefit	Up to R10 000 PC. Limited to 1 Event PIPL	Up to R30 000 PC. Limited to 1 Event PIPL	Up to R40 000 PC. Limited to 1 Event PIPL	Up to R40 000 PC. Limited to 1 Event PIPL
Non-Listed Biological Cancer Drugs: (If scheme provided a portion)	No Benefit	No Benefit	No Benefit	Up to R10 000 PPPA	Up to R25 000 PPPA	Up to R35 000 PPPA	Up to R40 000 PPPA
Co-Payment on Rheumatoid Arthritis Biological Medication:	No Benefit	No Benefit	No Benefit	Up to R5 000 PPPA	Up to R10 000 PPPA	Up to R20 000 PPPA	Up to R30 000 PPPA
Specialist Consultation: *****Only the gap portion of the Specialist Consultation will be covered for out of hospital.***	No Benefit	No Benefit	No Benefit	No Benefit	Up to R550 PC. Limited to 2 claims PA	Up to R650 PC. Limited to 3 claims PA	Up to R700 PC. Limited to 4 claims PA
Dental trauma benefit: Due to accidental impact resulting in severe physical injury - Implants covered. iro Trauma.	Up to R3 000 PPPA	No Benefit	No Benefit	No Benefit	Up to R5 000 PPPA	Up to R10 000 PIPPA	Up to R10 000 PIPPA
Dental procedures shortfalls: Due to cancer. Implants are included. iro Cancer.	No Benefit	No Benefit	No Benefit	No Benefit	No Benefit	Up to R50 000 pppa. Subject to OAL	Up to R50 000 pppa. Subject to OAL
Dental procedures shortfalls in rooms for the removal of removal of wisdom teeth if a portion is paid out of Medical Scheme Risk including the anaesthetist shortfall but excluding the consultation.	No Benefit	No Benefit	Up to 400%	Up to 400%	Up to 500%	Up to 500%	Up to 600%
Consumables in hospital and To Take Out (TTO) Medication: Covers shortfalls on disposable items such as surgical gloves, bandages, and dressings and medication shortfalls as on hospital account, paid from Scheme Risk.	No Benefit	Up to R2 000 PIPPA	Up to R4 000 PIPPA	Up to R5 500 PIPPA	Up to R6 000 PIPPA	Up to R6 500 PIPPA	Up to R7 000 PIPPA
Emergency Casualty Benefit: This benefit covers the costs directly related to the initial emergency event at any registered emergency / hospital / casualty facility when an Insured Person requires immediate medical Treatment due to an Accident, Trauma or Illness. Excluding conditions that can be treated in GP Consultation rooms. Severity report or Triage report will be required for assessment (Orange and Red Triage or High Severity applies).(Includes Intercare and Medicross)	Up to R7 500 PC. Limited to R15 000 PPPA	Up to R5 000 PC. Limited to R10 000 PPPA	Up to R7 500 PC. Limited to R15 000 PPPA	Up to R7 500 PC. Limited to R15 000 PPPA	Up to R7 500 PC. Limited to R15 000 PPPA	Up to R10 000 PC. Limited to R20 000 PPPA	Up to R10 000 PC. Limited to R20 000 PPPA
Ambulance Services excluding inter-hospital transfer.	Up to R2 000 PC	Up to R2 000 PC	Up to R2 000 PC	Up to R2 000 PC	Up to R2 000 PC	Up to R2 000 PC	Up to R2 000 PC
Trauma Counselling: This benefit covers counselling sessions with registered counsellors or clinical psychologists that may be required after a serious or traumatic event. Must receive counselling within one (1) year of trauma incident	Up to R10 000 PPPA	Up to R10 000 PPPA	Up to R10 000 PPPA	Up to R10 000 PPPA	Up to R10 000 PPPA	Up to R10 000 PPPA	Up to R10 000 PPPA
Post hospital rehabilitation: Covers stay at a registered sub-acute or step-down facility for rehabilitation treatment, including therapy provided by on-site therapists (Sub-limit per policy and once Medical Scheme benefit limits are depleted)	No Benefit	No Benefit	No Benefit	No Benefit	Up to R4 000 PPPA	Up to R12 000 PPPA	Up to R12 000 PPPA
Private Room Cover: Claim the shortfalls when the medical scheme pays part of the cost of a private hospital room	No Benefit	No Benefit	No Benefit	No Benefit	Up to R5 000 PPPA	Up to R10 000 PPPA	Up to R10 000 PPPA
Additional Benefits (These benefits do not aggregate to the OAL)							
Cancer Lump Sum Benefit: Stage 1 Cancer and higher. Excludes pre-existing Cancer and Skin Cancer	No Benefit	No Benefit	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R5 000 PIPL	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R5 000 PIPL	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R5 000 PIPL	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R25 000 PIPL	FIRST-TIME CANCER DIAGNOSIS pays a benefit amount of R35 000 PIPL
Accidental Death Benefit: Must meet the definition of Accidental	No Benefit	No Benefit	No Benefit	No Benefit	R10 000 / Insured	R15 000 / Insured	R20 000 / Insured
Premature Birth & Miscarriage: Lump Sum Benefit (Birth between 24 to 36 weeks of pregnancy)	No Benefit	No Benefit	No Benefit	No Benefit	R2 500 PPPA	R3 000 PPPA	R5 000 PPPA
International Medical Travel Cover: Maximum of 90 days per multiple trips. Maximum age is 80 years at next birthday	No Benefit	No Benefit	No Benefit	R5 Million per Insured	R5 Million per Insured	R5 Million per Insured	R5 Million per Insured
12 Months Medical Scheme Premium Waiver: Accidental Death and Permanent Disability of the Principal member as a result of an accident	No Benefit	No Benefit	No Benefit	Up to R4 000 per month	Up to R5 000 per month	Up to R10 000 per month	Up to R10 000 per month
Gap Premium Waiver: Accidental Death and Permanent Disability of Principal member as a result of an accident	No Benefit	No Benefit	No Benefit	12 Months	12 Months	12 Months	12 Months
Monthly Premium Per Individual < 65 Years	**Individual (18 to 27 Years) R234.00**	**R285.00**	**R402.00**	**R561.00**	**R615.00**	**R794.00**	**R879.00**
Monthly Premium Per Family < 65 Years		**R399.00**	**R618.00**	**R655.00**	**R721.00**	**R933.00**	**R1,060.00**
Monthly Premium Per Individual > 65 Years		**R399.00**	**R618.00**	**R655.00**	**R721.00**	**R933.00**	**R1,060.00**
Monthly Premium Per Family > 65 Years		**R599.00**	**R852.00**	**R887.00**	**R996.00**	**R1,289.00**	**R1,394.00**

Premiums are reviewed and may be adjusted annually.** *****These benefits are excluded on Medical Scheme Hospital Options ***NB: The Policy Wording will supersede any and all Cura Administrators' digital/print marketing material and correspondence.***

**This is not a medical scheme, and the cover is not the same as that of a medical scheme.
This policy is not a substitute for medical scheme membership.**

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